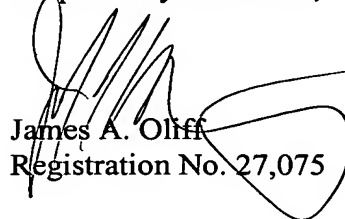


REMARKS

Claims 1- 24re pending in this application. By this Amendment, claims 5 and 8 - 24 are amended to eliminate multiple dependencies. The specification is also amended to correct minor informalities. Prompt and favorable consideration on the merits is respectfully requested.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

Joel S. Armstrong
Registration No. 36,430

JAO:JSA/nxy

Attachments:

Marked-up copy of specification
Substitute specification

Date: September 20, 2005

OLIFF & BERRIDGE, PLC
P.O. Box 19928
Alexandria, Virginia 22320
Telephone: (703) 836-6400

<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
